Springfield Township High School

**Graduation Project Annotated Bibliography**

**Student Name:**

**Annotation # 13**

**MLA Citation:**

Campisi, Anthony. "SEPTA gets smart card assist from PIDC." *PlanPhilly*. N.p., 27 Jan. 2011. Web. 12 Mar. 2011. <http://planphilly.com/septa-gets-smart-card-assist-pidc>.

Nussbaum, Paul. "Passenger group wants SEPTA to test 'smart cards' before buying system." *Philly.com*. N.p., 25 Feb. 2011. Web. 12 Mar. 2011. <http://articles.philly.com/2011-02-25/news/28629787\_1\_septa-board-fare-payment-system-regional-rail>.

"SEPTA Seeks Federal Funding For New Payment Technology Program." *SEPTA*. N.p., 26 Aug. 2010. Web. 12 Mar. 2011. <http://www.septa.org/media/releases/2010/08-26.html>.

"SEPTA'S card loan." *Philly.com*. N.p., 31 Jan. 2011. Web. 12 Mar. 2011. <http://articles.philly.com/2011-01-31/news/27092172\_1\_septa-history-wayne-junction-fare-collection>.

**INFORMATION:**

Scope and purpose of the work:

The purpose of the work is to inform lay people about the upcoming changes to SEPTA’s fare systems. The articles are simple to read and do not include a lot of technical jargon that would only be understood by an expert in the field.

**SUMMARY**

Thesis or main idea:

SEPTA has taken out a $175 million dollar loan to make improvements in Philadelphian ticketing systems by investing in “smart card” technology.

Summary of main arguments:

Smart card technology will allow for passengers to have an easier time paying for tickets and fares by giving them the convenience of being able to pay directly with bank cards or things like cell phones.

**EVIDENCE**

Summary of evidence:

* Expected cost of system
  + “expected to cost about $100 million—and to cover other costs related to modernizing infrastructure for the fare card” (Campisi)
  + Other estimates cite higher costs—“SEPTA announced it would borrow $175 million to modernize the agency’s fare-collection system” (“SEPTA’s Card Loan”)
  + “at least two or three years before riders can exchange their current tokens, tickets, and passes for cards they can wave at an electronic turnstile.” (Nussbaum)
* Issues with debt
  + “Spending money on the much-needed improvements to the system, which is like taking a second mortgage to fund improvements that will increase the value of a home.” (“SEPTA’s Card Loan”)
  + Low interest rate on the loan from the Philadelphia Industrial Development Corp
  + “largest amount of debt undertaken in SEPTA history” (“SEPTA’s Card Loan”)
  + SEPTA has a low “debt-to-expense ratio” (“SEPTA’s Card Loan”)
  + If budget cuts come from Harrisburg this could be a problem
* Proposed System
  + “replace tokens and allow swipe-less fare payment. SEPTA wants to build an “open” system that will allow other transit agencies’ smart cards, and other devices like cell phones, to be used as fare instruments.” (Campisi)
  + Nutter—“will serve Philadelphia residents and fundamentally transform regional transit access” (Campisi)
  + “give SEPTA customers the added convenience of being able to pay for fares using the same credit card or other “smart” device they use for other everyday expenses-from parking to lunch, and everything in-between.” (“SEPTA Seeks Federal Funding For New Payment Technology Program”)
  + “with a new, simplified payment system in place, SEPTA hopes to attract new customers.” (“SEPTA Seeks Federal Funding For New Payment Technology Program”)
* Proposed models
  + “rail passengers could get a free ride into Philadelphia and pay a double fare on the way home.” (Nussbaum)
  + could lead to lots of legal fare evasion
  + “In that scenario, gate entrances with subway-style turnstiles would be installed in rail stations in Center City, where riders would tap electronic-chip fare cards to board outbound trains.” (Nussbaum)
  + Boston tried something similar—it failed

**EVALUATION**

Evaluation of research:

The research in these four articles is rather lackluster. While all four do go into specifics regarding the cost of the proposed fare system, none of them give a complete overview of what the system will look like. As this final decision has not been made yet they are unable to, but not even much speculation is given. The articles also do not do a good job at citing other similar fare systems for comparison.

 Evaluation of scope:

Again the scope of the articles is not that wide. None of the articles go into specific details on the plans proposed by SEPTA. The articles also do not do a great job at explaining the technology behind the smart card fare system.

Evaluation of author bias:

The articles are biased mostly towards taking the position that SEPTA is making a smart decision. The articles argue that SEPTA is in a good position to be taking out loans to pay for these systems. They also argue the benefits of these systems outweigh the costs in the long run.

**REFLECTION:**

I think that these articles provided some good background information on the proposed SEPTA electronic fare system. I think that the information regarding cost, loans, and job creation are important and serve as good background information for an evaluation. However, due to the lack of a concrete plan it is difficult to find good information regarding the specifics of what it will look like once implemented. I think that my research into other smart card systems will help me suggest ideas as to what the SEPTA system could look like.